



This Small Business Resource Guide **For North Dakota**

Provided by:

Center for Technology & Business/Women & Technology

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Rural Economic Area Partnership Zones

Many rural areas face economic and community development issues of a very different character than communities whose needs are mainly defined by poverty. Often, the defining features are geographic isolation of communities separated by long distances, absence of large metropolitan centers, low-density settlement patterns, historic dependence on agriculture, continued population loss, outmigration, and economic upheaval or economic distress.

To address these issues, USDA advocated a pilot concept for rural revitalization and community development called Rural Economic Area Partnership (REAP) Zones. The REAP Initiative was established to address critical issues related to constraints in economic activity and growth, low density settlement patterns, stagnant or declining employment, and isolation that has led to disconnection from markets, suppliers, and centers of information and finance.

Through local efforts in strategic planning and community action, millions of dollars in state, federal, private and non-profit assistance can be made to flow into these areas by:

- Improving economic viability, diversity, and competitiveness of the local economy and enhancing its participation in state, national and global markets;
- Assisting local communities to develop cooperative strategies that will maintain and expand essential community functions, basic infrastructure, education, health care, housing, and telecommunications;
- Assisting families with crises resulting from displaced employees and joblessness; and
- Providing financial and technical assistance to implement a citizen-built strategic plan.

Memoranda of Agreement between the Zones and USDA establish USDA's Office of Community Development in the Rural Development mission area as the lead Federal Agency to assist the zones in the implementation of their programs. This pilot project sets up a collaborative and citizen-led effort to enhance economic development in the REAP Zones. This effort will become the model for building a new rural economy for other rural areas with similar problems. The Department of Agriculture has provided modest amounts of money to Zones for planning this program. This contribution has been augmented by USDA's community development technical assistance across all areas of Zone endeavor. Furthermore, priority consideration is given for Zone applications submitted for funding through USDA Rural Development.

In 1995, two zones in North Dakota were initially designated to participate in the REAP initiative. Subsequently, in 1999, two areas in upstate New York were added as the third and fourth Zones. In 2000, an area in Vermont was designated as the fifth Zone. Both the North Dakota Zones and the Vermont Zone are multi-county in size, while the two in New York are, for the most part, single counties. Each REAP Zone developed a strategic plan for economic revitalization in their respective geographic areas.

REAP Zone	State	Counties Included	Status Ends
CONAC	ND	McHenry, Bottineau, Rolette, Towner, Pierce and Benson; and the Indian reservations of the Turtle Mountain Chippewa and Spirit Lake Sioux	9/30/05
Southwest	ND	Dunn, Stark, Hettinger, Adams, Bowman, Slope, Golden Valley, Billings, and part of the Fort Berthold Indian Reservation	9/30/05
Sullivan-Wawarsing	NY	Sullivan and the Town of Wawarsing	9/30/09
Tioga	NY	Tioga	9/30/09
Northeast Kingdom	VT	Caledonia, Essex & Orleans	12/01/05

Responsibilities of a REAP Zone

- Conduct a citizen-led, comprehensive, long-term, strategic planning process for development of the community according to the principles of the Community Empowerment Initiative.
- Develop specific performance benchmarks and indicators from the strategic plan; enter these in OCD's on-line Benchmark Management System and keep them current.
- Seek a broad range of resources to implement the strategic plan, with emphasis on mobilizing local and regional resources that will continue to be available after the REAP Zone designation expires, rather than looking to USDA or other outside sources to subsidize local development.
- Obtain approval from USDA Rural Development before amending any of the community's strategic plan elements, benchmarks, or performance measures.
- Provide USDA-Rural Development-Office of Community Development (OCD) with descriptions of successful practices that have potential application in other communities facing similar conditions and issues.
- Report regularly on the community's progress in implementing its strategic plan through the Benchmark Management System and other reports as requested by USDA.
- Manage all funds used to implement the strategic plan responsibly and report publicly on their use and accomplishments; conduct annual independent audits of all funds used to implement the strategic plan, whether government or private.
- Recognize that the objective of the REAP Zone program is not merely project implementation, but community empowerment, and devote significant resources

and attention to achieving this by building the skills of citizens and leaders to plan, implement, manage, and evaluate their own programs.

- Develop and maintain broad and open partnerships with other local and regional organizations that have a stake in the enhancement of the quality of life in the REAP Zone; these partnerships will become a bridge to establishing the permanent capability of the community to make continuing improvements without special Federal assistance after the REAP Zone designation expires.
- Remain faithful to the principles of the Community Empowerment Initiative that put strong emphasis on the critical importance of broad-based citizen participation in all phases of the development, implementation, and evaluation of the strategic plan, with special emphasis placed on welcoming those members of the community (minorities, low income citizens) who are traditionally left out of the process.
- Participate in USDA-sponsored training for REAPs.

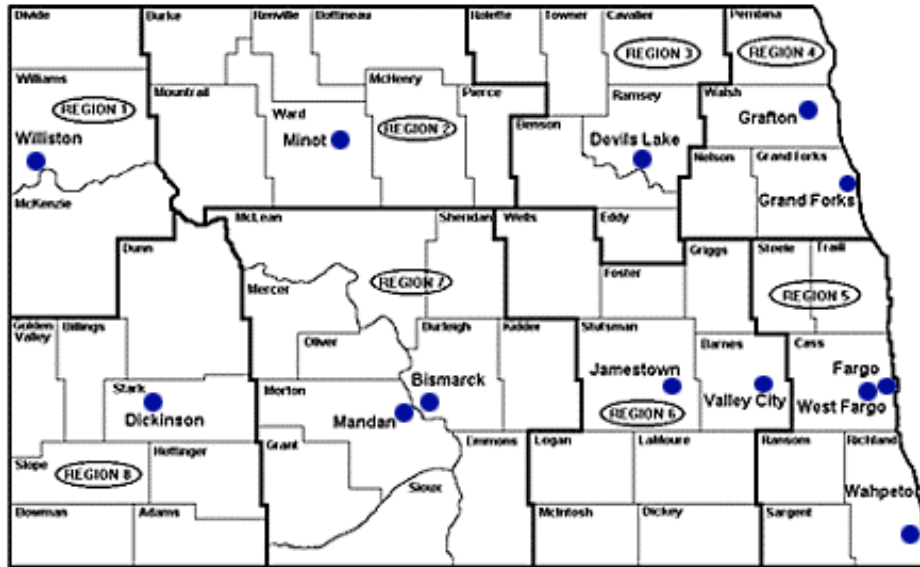
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Regional Councils

REGIONAL COUNCILS

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ADDRESS 516 Cooper Ave Ste 101
CITY/STATE/ZIP Grafton, ND 58237-1533
REGION 4
TELEPHONE (701) 352-3550
FAX (701) 352-3015

NAME **Rod Landblom Director**
ORGANIZATION Roosevelt-Custer Regional Council
ADDRESS Pulver Hall
CITY/STATE/ZIP Dickinson, ND 58601
REGION 8
TELEPHONE (701) 483-1241
FAX (701) 483-1243

NAME **Greg Hagen Executive Director**
ORGANIZATION Souris Basin Planning Council
ADDRESS 4215 Burdick Expy E
CITY/STATE/ZIP Minot, ND 58701-5501
REGION 2
TELEPHONE (701) 839-6641
FAX (701) 839-8955
EMAIL www.sourisbasin.org
WEBSITE www.sourisbasin.org

NAME **Eric Hoberg Director**
ORGANIZATION South Central Dakota Regional Council
ADDRESS PO Box 903
CITY/STATE/ZIP Jamestown, ND 58402-0903
REGION 6
TELEPHONE (701) 252-8060
FAX (701) 252-4930

NAME **Mark Sovig Executive Director**
ORGANIZATION Tri-County Regional Development Council
ADDRESS 22 E Broadway Fl 2
CITY/STATE/ZIP Williston, ND 58801-6011
REGION 1
TELEPHONE (701) 577-1358
FAX (701) 577-1363

Websites to Assist Entrepreneurs and Service Providers

Business Planning and Training

<http://www.sba.gov>
<http://www.growingnd.com/toolkit>
<http://www.lycos.com>

Business Information and Registration

<http://www.state.nd.us/sec>

Procurement-North Dakota

<http://www.discovernd.com/csd/spo>

Procurement-Federal

<http://www.sba.gov>

Marketplace of Ideas

<http://www.marketplaceofideas.com>

Federal and State Benefits

<http://www.benefitscheckup.com>

Websites with Multiple Uses

<http://www.recreation.gov>
<http://www.firstgov.com>

Patent and Trademark Information

General Information

A patent is a right, granted by the United States to an inventor, to exclude others from making, using or selling an invention throughout the United States.

A utility patent protects the function of an invention for 20 years from the filing date. Utility patents are granted for any new, useful and non-obvious process, machine, manufactured article, composition of matter, or any new and useful improvements to any of this type of inventions. A design patent protects the overall appearance of an invention for 14 years and is granted for any new, original and ornamental design for an article. A plant patent is granted for any new variety of plant.

ACCURATE RECORD KEEPING

When you first conceive your invention, you should first make a rough sketch and thoroughly describe the invention on a document. The document should then be notarized by a Notary Public for proof of your conception date.

SHOULD YOU PATENT?

Before seeking patent protection, you should first determine whether your invention is potentially marketable. If your invention is not marketable, you probably do not need patent protection.

WHAT IS NOT PATENTABLE

An inventor cannot receive a patent for perpetual motion devices, abstract ideas, laws of nature, naturally occurring substances, printed matter, and business methods. Further, you cannot receive a United States patent for an invention publicly disclosed more than 1 year ago.

BENEFITS OF PATENTING

A patent is one of the few assets that can actually increase in value over time. A patent may be sold or licensed to another for monetary remuneration. You may also be the exclusive manufacturer of your invention.

PATENT SEARCH

A patent search should be conducted prior to filing for patent protection to ensure that your invention is patentable. You may hire a patent attorney or conduct your own search at a patent depository or the Internet. The located patents should then be objectively compared to your invention.

PATENT APPLICATION

A patent application includes an abstract, a specification, at least one claim, a declaration, a filing fee, usually at least one drawing, and a Verified Statement of Small Entity. The most important portion is the claims that describe the scope of coverage that the inventor is attempting to receive from the United States government. You should seek legal assistance from a skilled patent attorney when drafting a patent application.

PROSECUTION

After filing the patent application, an Office Action from the United States Patent & Trademark Office (USPTO) will usually be received within 8 to 14 months. Typically, the USPTO will reject some or all of the claims because the USPTO believes it would have been obvious to create your invention. It is then necessary to argue that your invention is patentable by filing a Response to the Office Action.

PROFITING FROM YOUR INVENTION

There are two ways to convert an invention into profits - venturing and licensing. Venturing is forming a business to manufacture a product. Licensing is permitting a manufacturer to make and sell your invention in return for a monetary remuneration. Usually, the more practical solution is to license your invention to an existing manufacturer.

TRADE SECRETS

A trade secret is maintained when an inventor takes reasonable precautions to keep important information confidential. Trade secrets generally comprise chemical formulas, manufacturing processes and chemical recipes such as the formula for Coca-Cola.

TRADEMARKS

A trademark is for any word, phrase, logo, or design that identifies the source of particular goods or services. Federal Registration of a trademark provides notice that the mark is in use and that the owner is entitled to use the mark throughout the United States for the goods or services described in the registration. Federal Registration can last indefinitely.

COPYRIGHTS

A copyright centers fundamentally upon the original expression of an idea, as long as it is recorded upon a tangible medium. A copyright protects literary works, musical works, dramatic works, choreographic works, graphic works, audiovisual works, and sound recordings.

Patents, Trademark and Copyright Attorneys

NAME	Curtis V. Harr, Registered Patent Attorney
ORGANIZATION	Harr Law Office, P.C.
ADDRESS	1402 25 th St. S, Suite B
CITY/STATE/ZIP	Fargo, ND 58103
TELEPHONE	(701) 298-3001
FAX	(701) 298-3002
WEBSITE	www.patent-law.com
E-MAIL	harr@pantent-law.com

NAME	Michael S. Neustel, Registered Patent Attorney
ORGANIZATION	Neustal Law Offices, LTD
ADDRESS	2534 S. University Dr., Suite 4
CITY/STATE/ZIP	Fargo, ND 58103
TELEPHONE	(701) 281-8822
TOLL FREE	(800) 281-7009
FAX	(701) 237-0544
WEBSITE	www.patent-ideas.com
E-MAIL	neustal@patent-ideas.com

The US Patent and Trademark Depository Library

The Chester Fritz Library at the University of North Dakota became a United States Patent and Trademark Depository Library in January of 1990. This program provides individuals, students, businesses in North Dakota, South Dakota, and western Minnesota, patent, trademark and copyright information.

PATENT AND TRADEMARK DEPOSITORY COLLECTION

Presently, the holdings of the Chester Fritz Library Patent and Trademark Depository consist of:

Utility patents: 1872 to date
Design patents: 1872 to date
Reissue patents: 1872 to date
Plant patents: 1931 to date

In addition, the depository maintains complete holdings of the Official Gazette of the Patent and Trademark Office (1873 - present), as well as publications, application forms, various indexes and informational publications regarding patents and trademarks.

WHAT ARE PATENTS AND TRADEMARKS

A 20-year utility patent is granted to the inventor of a new and useful machine, process, or composition of matter.

Twenty-year plant patents are granted to new distinct, asexually reproduced plants.

A 14-year design patent protects new, original and ornamental designs.

A trademark is a name, symbol or phrase used in interstate commerce to identify a product or service. A business or company name is a trade name and can not be registered federally.

A copyright protects artistic works from being reproduced without permission. Copyrights are issued by the Register of Copyrights at the Library of Congress.

TRAINING

Patent searching is time consuming, with preliminary searches taking several hours. For this reason, individuals should discuss their research needs with a depository staff member.

The depository staff will assist in the search process but does not interpret intellectual property law or offer legal advice. A list of registered patent attorneys is available in the

library. Appointments can be made for training or discussion of research needs by calling: 701-777-4888.

COMPUTER ACCESS

The Chester Fritz Library has a CD-ROM computer system. This free system from the U.S. Patent and Trademark Office provides automated search assistance. Searching by patent and classification number will produce lists of related patents back to 1790. The system may also be searched by keyword, company name, and inventor name in files of more recent patents. The trademark disks contain information on all currently registered and pending federal trademarks.

PATENT COPIES

Materials in the depository collection do not circulate, but facilities for making paper copies from either microform or bound copies are provided for a fee. Copies of patent and trademark information when the patent or trademark numbers are known can be requested by calling: 701-777-4888 or fax 701-777-4811.

ACCESS

The Chester Fritz Library is open to the public. Anyone may use the collection on the premises. Hours are Monday through Friday, 8:00 a.m. to 4:30 p.m. and Wednesdays from 5:00 p.m. to 9:00 p.m., except during state holidays and academic inter-sessions. It is important to call for an appointment.

NAME	Angela Bailey
ORGANIZATION	Patent and Trademark Depository / Chester Fritz Library University of North Dakota
ADDRESS	Box 9000
CITY/STATE/ZIP	Grand Forks, ND, 58202
TELEPHONE	(701) 777-4888
FAX	(701) 777-4811
E-MAIL	angela_bailly@mail.und.nodak.edu

Links to Patent, Trademark, and Copyright Information

U.S. Patent and Trademark Office

www.uspto.gov

IBM Patent Database

www.delphion.com

USPTO Patent Database

<http://patents.cnidr.org/access/access.html>

Copyrights home page

www.loc.gov/copyright/

Entrepreneurship for Single Parents & Minorities Program

PURPOSE OF ORGANIZATION:

Our mission is to encourage and empower low-income, single parents, minorities, and others to find a reason to improve themselves through non-traditional educational experiences in self-sufficiency and business creation. The results of our efforts culminate in stronger communities by expanding reciprocal awareness of participants and community.

SERVICES AVAILABLE:

The ESPM Program offers a workshop style class that gives participants the knowledge and encouragement they need to get started in business. Each session covers a business topic, ranging from marketing to financing, taught by community business leaders, entrepreneurs, educators and economic development service providers who volunteer to speak about their particular area of expertise.

What sets this program apart from similar models, is its recognition of the non-business-related factors, which may hinder an entrepreneur's success. Motivational presentations, which focus on empowerment, networking, business etiquette, and dressing for success provide the tools needed for being successful as an entrepreneur. Working closely with other human service agencies, ESPM is committed to helping its clients become self-sufficient.

COST OF SERVICES:

All services are free.

GEOGRAPHICAL AREA SERVED:

Fargo, ND

CLIENTELE SERVED:

Low-income, single parents and/or minorities.

NAME	Joy Kipp
ORGANIZATION	Entrepreneurship for Single Parents & Minorities Program Pioneer Manor
ADDRESS	201 11 th St. N
CITY/STATE/ZIP	Fargo, ND 58102
TELEPHONE	(701) 237-6355
FAX	(701) 237-6553
WEBSITE	www.fargohousing.com
E-MAIL	espm@fargocity.com

Business Assistance for Minorities

NAME **Dennis Huber**
ORGANIZATION ND/SD Native American Business Development Center
ADDRESS 3315 University Drive
CITY/STATE/ZIP Bismarck, ND 58504
TELEPHONE (701) 530-0608
FAX (701) 530-0607
WEBSITE www.nd.sd-nabdc.org
E-MAIL ndsdnabdc@hotmail.com

NAME **James Laducer**
ORGANIZATION Minority Contractors Association of ND
ADDRESS 201 Missouri Drive
CITY/STATE/ZIP Mandan, ND 58554
TELEPHONE (701) 667-1980
FAX (701) 667-2970
WEBSITE www.laducer.com/mca
E-MAIL Marcella@laducer.com

Marketing Assistance and Contracting Assistance

Export North Dakota

Export North Dakota is a nonprofit charitable organization and is a program of the ND District Export Council (DEC). The ND DEC works in cooperation with state agencies, including the ND Commerce Department, the ND Department of Agriculture, the Office of the Governor, and the Small Business Development Centers. As well, the ND DEC works with the private sector including freight forwarders, shipping companies, airports, banks and others with an interest in developing export opportunities in the state. The Export North Dakota program offers:

- Educational seminars and conferences
- Direct assistance in exporting
- Gain recognition in North Dakota of the impact and importance of international business
- Advocate for international business practices

NAME **Amanda Butcher Mack**
ORGANIZATION Export North Dakota
ADDRESS 51 Broadway Ave., Suite 505
CITY/STATE/ZIP Fargo, ND 58102
TELEPHONE (701) 237-0986
WEBSITE www.exportnd.com
E-MAIL amack@exportnd.com

Pride of Dakota

The Pride of Dakota program was started in 1985 and has since grown to more than 300 members. Membership is open to any business that produces, processes or manufactures a final product in North Dakota. Marketing Services sponsors events that allow Pride of Dakota members to showcase and sell their products, make business connections, and learn how to market their products more effectively.

Grand Fork Air Force Base, 319th Contracting Squadron

PURPOSE OF ORGANIZATION:

To acquire, by contract, work or items required by the Grand Forks Air Force Base.

SERVICES AVAILABLE:

Assistance to potential contractors.

COST OF SERVICES:

None.

GEOGRAPHICAL AREA SERVED:

Services available to all businesses.

CLIENTELE SERVED:

Existing or new businesses nationwide.

SPONSORING/FUNDING AGENT:**U. S. Government**

NAME	Stuart Neset
ORGANIZATION	319 CONS/LGCD
ADDRESS	575 6 th Ave., Building 418
CITY/STATE/ZIP	Grand Forks AFB, ND 58205-6436
TELEPHONE	(701) 747-5252
FAX	(701) 747-4215
E-MAIL	stuart.neset@grandforks.af.mil

Minot Air Force Base, 5th Contracting Squadron

PURPOSE OF ORGANIZATION:

To provide quality commodities, services, construction and contingency services to support the readiness of the 5th Bomb Wing, 91st Space Wing and the tenant units.

SERVICES AVAILABLE:

- Small Business Specialist maintains an outreach program for all small businesses
- Training on doing business with Minot AFB; to include training on acceptance of the government-wide Purchase Card (GPC), Electronic Funds Transfer (EFT), Central Contractor Registration (CCR) and invoicing under the Operating Locations (OPLOC) at Limestone, ME

- Squadron members participate in area procurement seminars/conferences
- 5th Contracting hosts Vendor Fairs, Small Business Seminars and Open House
- 5th Contracting hosts and schedules vendor demonstrations

COST OF SERVICES:

There is no cost.

GEOGRAPHICAL AREA SERVED:

Area not limited to one region or state.

CLIENTELE SERVED:

All businesses doing business with Minot Air Force Base.

SPONSORING/FUNDING AGENT:

U.S. Government

NAME	Dwight F. Slotto
ORGANIZATION	5 CONS/LGC
ADDRESS	211 Missile Ave.
CITY/STATE/ZIP	Minot AFB, ND 58705-4173
TELEPHONE	(701) 723-4188
FAX	(701) 723-4173
E-MAIL	dwight.slotto@minot.af.mil

Business Planning and Borrowing Information

North Dakota Department of Commerce

<http://www.ndcommerce.com>

Economic Development & Finance is a division of the ND Department of Commerce. ED&F facilitates the creation of new wealth through the start-up, retention and expansion of primary-sector businesses. (Manufacturing, value-added processing and exporting services including technology and e-commerce)

ND Development Fund

This fund was created to provide flexible “gap” financing through loans and equity investments. Funding is available to any primary-sector business with the exception of production agriculture. For more information contact dreese@state.nd.us

Ag Products Utilization

This is a grant program that is available to assist in the creation of wealth and jobs through the development of new and expanded uses of North Dakota’s agricultural products. A maximum of 15 qualified applicants present funding proposals quarterly in one of four categories; basic and applied research grants, marketing and utilization grants, farm diversification grants; and agricultural prototype development grant. For additional information contact jfdvhnri@state.nd.us

Bank of North Dakota

<http://www.banknd.com>

Bank of North Dakota is the only state-owned bank in the nation. Its mission is to encourage and promote agriculture, commerce and industry in our state. They do not do direct lending to businesses but work through a lead lender (commercial bank).

Effective August 21, 2002, the Start-Up Entrepreneurial (STEP) program was no longer available for new loan participation requests to BND. Small business loan requests are considered under the **Beginning Entrepreneur Guaranty** and **Business Development** Programs.

Beginning Entrepreneur Guarantee Program is designed to help beginning businesspersons. BND will provide an 85% guarantee to a financial institution willing to make a loan to assist in start-up or expansion of a business enterprise.

Business Development Loan Program is designed to assist new and existing businesses in obtaining loans that would have a higher degree of risk than would normally be acceptable to a lending institution.

PACE Program - (Partnership in Assisting Community Expansion)

The PACE Fund is designed to assist North Dakota communities in expanding their economic base by encouraging new job development.

This program has two major elements: (1) the participation by BND with a local lender in a community based loan, and (2) the participation by the PACE Fund with the local community in reducing the borrower's overall interest rate.

North Dakota Small Business Development Centers

HELPING YOUR SMALL BUSINESS GROW IN NORTH DAKOTA

Existing and Start Up Business Development and Assistance

North Dakota's economy depends on the vitality and strength of small businesses. Small firms, able to respond quickly to market changes, create jobs and lead the way in the development of new technologies.

Entrepreneurs are visionaries, men and women who look toward the future to make their dreams a reality. Our job at the Small Business Development Center (SBDC) is to help you see the possibilities and to offer the tools and information needed to get the job done.

FREE INDIVIDUAL COUNSELING

Whether you already own a small business or are still in the planning stages, we can help you face the challenges of running a successful small business in North Dakota. Our

counselors have years of experience in the business world and know what it takes to succeed.

Our job is one of guidance and education. We know from experience that business owners sometimes need assistance in solving business problems. If you have challenges and are willing to work to overcome them, call the Small Business Development Center nearest you.

FREE NEEDS ASSESSMENT

During our initial assessment process, we will help you determine what kind of assistance you need. Maybe you have questions about putting together a business plan or maybe you need help locating market information. We'll help you determine what kind of training and assistance your business needs and wants.

PROFESSIONAL COUNSELING

We've helped small businesses with many different kinds of challenges. Each of our regional centers has a business resource library of professionally developed books, periodicals, booklets and videotapes to help the business owners in your area learn more about their businesses. And in addition to our own counseling staff, we can connect you with specialists at the university and in both public and private enterprises.

Some areas where we've provided counseling include:

- Advertising
- Cash Flow Management
- Business Plan Development
- Market Analysis and Planning
- Exporting
- Personnel Management
- Business Computers
- Financial Management
- Setting Up Recordkeeping Systems
- Loan Application Review

INTERNET ACCESS AT EACH CENTER

Your business needs up-to-the-minute information to grow today. We can link you to hundreds of databases providing current market, technical and business information. This instant access may give your business a head start on new technology, product development, manufacturing processes, market strategies, business planning and much more.

ACCESS TO CAPITAL

Our professional counseling staff will help you define the amount of capital you need to make your business a success. We can help you find the financing programs that meet your business needs and get you started through the application process.

One of the first challenges that overwhelm many business owners is developing the sales projections, and the cash flow and financial statements that lenders require. Each of our regional centers has computer software that will help you crunch the numbers. We also can help you develop a business plan to start you on your path to success.

TRAINING

Businesses never outgrow the need for continuing education. Owners, managers, and employees need to sharpen their skills to keep small business competitive. The Small Business Development Center sponsors low-cost workshops, seminars, and conferences aimed at providing continuing education in the latest business techniques. We may bring in guest speakers as well as tap the talent of our excellent North Dakota instructors.

The SBDC offers NxLevel Training Programs throughout North Dakota. NxLevel is designed to help potential and existing entrepreneurs learn the skills needed to create and strengthen business ventures.

Small Business Development Centers

Christine Martin, State Director
University of North Dakota
Gamble Hall
PO Box 7308, Grand Forks, ND 58202,
1-800-445-7232, 777-3700

Bismarck Ron Newman, 700 East Main, 2nd Floor, Bismarck, ND 58506, 1-877-596-6622,
701-328-5865

US Small Business Administration (SBA)

www.sba.gov/nd

The U.S. Small Business Administration offers many different lending programs (guarantees) to help qualified small businesses obtain financing when they might not be eligible for business loans through normal lending channels. The SBA guaranty programs are delivered through commercial “lead” lending institutions. Visit the WEB page for more information about each of these programs and how to apply for them:

<http://www.sba.gov/financing/indexloans.html>

SBA North Dakota District Office
PO Box 3086, 657- 2nd Ave. North, Room 219
Fargo, ND 58108
Phone 701- 239-5131 Fax 701- 239-5645 TDD 701-239-5657
Email north.dakota@sba.gov

The SBA does not offer grants to individuals to start or expand small businesses.

SBA does offer some grant programs, but these grants typically support non-profit organizations, intermediary lending institutions and state and local government that provide small business management, technical or financial assistance.

Disaster Assistance - As many of us in North Dakota are aware, SBA provides Disaster Assistance. Offering direct low interest loans through SBA does this. Disaster loans are not provided through the District Office. To secure a Disaster Loan, a Disaster must be declared. Each disaster and application process has a specific time for application and is

only open for the specific period of time identified in the disaster declaration. In most cases, potential borrowers must contact FEMA first. The SBA's Disaster Office then works with the victims of the disaster. The SBA Disaster Office for North Dakota is located in Fort Worth, Texas.

In the wake of hurricanes, floods, earthquakes, wildfires, tornados and other physical disasters, the U.S. Small Business Administration (SBA) plays a major role. SBA's disaster loans are the primary form of Federal assistance for non-farm, private sector disaster losses. For this reason, the disaster loan program is the only form of SBA assistance not limited to small businesses. Disaster loans from SBA help homeowners, renters, businesses of all sizes and nonprofit organizations fund rebuilding. SBA's disaster loans are a critical source of economic stimulation in disaster ravaged communities, helping to spur employment and stabilize tax bases. For information on the Disaster program visit the SBA's WEB site at <http://www.sba.gov/disaster/>

Traditional Technical Assistance Resources - SBA provides grants and funds to support the efforts of organizations that will help and support small business growth and start up. These organizations do not provide loans, grants or others sources of funding. They will however, help you to identify the sources of funding and prepare you to meet with the funding source.

Free one on one counseling and technical assistance is available to all existing and "would be" entrepreneurs throughout the State of North Dakota through the network of SBA Resource Partners

Traditional Financing Sources

MicroLoan

Provides direct, short-term loans up to \$35,000 to small businesses and not-for-profit child-care centers for working capital or the purchase of inventory, supplies, furniture, fixtures, machinery and equipment. Proceeds cannot be used to pay existing debts or to purchase real estate. The SBA makes or guarantees a loan to an intermediary, who in turn, makes the micro-loan to the applicant. In North Dakota the MicroLoan programs are administered by:

The Lake Agassiz Regional Development Corporation
417 Main Avenue
Fargo, ND 58103,
(701) 239-5373, www.lakeagassiz.com.

Lake Agassiz has priority in administering the MicroLoan in parts of North Dakota including; Cass, Steele, Traill, Ransom, Richland and Sargent counties and the cities of Jamestown and Bismarck.

All other areas of North Dakota are served by the:
Dakota Certified Development Corporation (DCDC)
51 Broadway, Suite 500
Fargo, ND 58102,
(701) 293-8892 or (800) 611-8997, <http://www.dakotacdc.com>.

Innovative Bank SOHO Access Program

Innovative Bank is an SBA guaranteed lender and offers the Community Express Loan Program specializing in small (micro) loans. The program called Small Office-Home

Office (SOHO) Access Program of Community Development specializes in micro-business loans ranging in size from \$5,000 to \$25,000 and targets businesses owned and operated by a woman, veteran or minority. www.innovativebank.com

Fargo Linda Liebert-Hall, 51 Broadway, suite 505, Fargo, ND 58102, 1-800-698-5726, 701-235-1495

Grand Forks 202 North 3rd Street, Suite 200, Grand Forks, ND 58203, 701-772-8502

Minot Loren Anderson, 1925 South Broadway, Minot, ND 58701-6935, 701-857-8211

Williston Gary Sukut, Box 1326, Crighton Bldg., Williston, ND 58802, 1-888-863-9455 or 701-774-4279

Grafton Dawn Keely, Red River Regional Council, 516 Cooper Avenue, Suite 101, Grafton, ND 58237 (701) 352-3550

Devils Lake Denise Hendreickson, North Central Planning Council, 417 5th Street, PO Box 651, Devils Lake, ND 58301, (701) 662-8131

Jamestown Eric Hoberg, South Central Dakota Regional Council, 210 10th St. SE, PO Box 903, Jamestown, ND 58402-0903 (701) 252-8060